

TAB

Table 1

**PAYROLL AND ANNUITY COSTS FOR EMPLOYEES RETAINED AFTER FIVE YEARS
COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
(Payroll and Annuity Costs Projected to Age 65)**

GRADE: GS- 14

AGE ON COMPLETING 5 YEARS: 44

| Number of Years of Service Over Five | Annuity Rate | Years to Reach Age 65 | Cumulative Annuity from Retirement to Age 65 (2) X (3) | Cumulative Payroll Costs If Retained After 5 Years | Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5) | Annuity to Age 65 If Retired with Five Years of Service | Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7) |
|---|-----------------|-----------------------------|---|---|--|--|---|
| Col. (1) | Col. (2) | Col. (3) | Col. (4) | Col. (5) | Col. (6) | Col. (7) | Col. (8) |
| 1 | \$1,428 | 20 | \$28,560 | \$15,109 | \$43,669 | \$23,205 | \$20,464 |
| 2 | 1,785 | 19 | 33,915 | 30,697 | 64,612 | 23,205 | 41,407 |
| 3 | 2,168 | 18 | 39,024 | 46,765 | 85,789 | 23,205 | 62,584 |
| 4 | 2,565 | 17 | 43,605 | 62,833 | 106,438 | 23,205 | 83,233 |
| 5 | 2,960 | 16 | 47,360 | 79,381 | 126,741 | 23,205 | 103,536 |
| 6 | 3,311 | 15 | 49,665 | 95,929 | 145,594 | 23,205 | 122,389 |
| 7 | 3,684 | 14 | 51,576 | 112,958 | 164,534 | 23,205 | 141,329 |
| 8 | 4,030 | 13 | 52,390 | 129,987 | 182,377 | 23,205 | 159,172 |
| 9 | 4,424 | 12 | 53,088 | 147,498 | 200,586 | 23,205 | 177,381 |
| 10 | 4,785 | 11 | 52,635 | 165,009 | 217,664 | 23,205 | 194,439 |

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COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
(Payroll and Annuity Costs Projected to Age 65)**

GRADE: GS- 15

AGE ON COMPLETING 5 YEARS: 47

| Number of Years of Service Over Five | Annuity Rate | Years to Reach Age 65 | Cumulative Annuity from Retirement to Age 65 (2) X (3) | Cumulative Payroll Costs If Retained After 5 Years | Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5) | Annuity to Age 65 If Retired with Five Years of Service | Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7) |
|---|-----------------|-----------------------------|---|---|--|--|---|
| Col. (1) | Col. (2) | Col. (3) | Col. (4) | Col. (5) | Col. (6) | Col. (7) | Col. (8) |
| 1 | \$1,632 | 17 | \$27,744 | \$17,368 | \$45,112 | \$22,770 | \$22,342 |
| 2 | 2,044 | 16 | 32,704 | 35,284 | 67,988 | 22,770 | 45,218 |
| 3 | 2,480 | 15 | 37,200 | 53,753 | 90,953 | 22,770 | 68,183 |
| 4 | 2,943 | 14 | 41,202 | 72,222 | 113,424 | 22,770 | 90,654 |
| 5 | 3,400 | 13 | 44,200 | 91,239 | 135,439 | 22,770 | 112,669 |
| 6 | 3,806 | 12 | 45,672 | 110,256 | 155,928 | 22,770 | 133,158 |
| 7 | 4,224 | 11 | 46,464 | 129,825 | 176,289 | 22,770 | 153,519 |
| 8 | 4,641 | 10 | 46,410 | 149,394 | 195,804 | 22,770 | 173,034 |
| 9 | 5,082 | 9 | 45,738 | 169,511 | 215,249 | 22,770 | 192,479 |
| 10 | 5,505 | 8 | 44,040 | 189,628 | 233,668 | 22,770 | 210,898 |

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 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 16

AGE ON COMPLETING 5 YEARS: 47

| Number of Years of Service Over Five | Annuity Rate | Years to Reach Age 65 | Cumulative Annuity from Retirement to Age 65 (2) X (3) | Cumulative Payroll Costs If Retained After 5 Years | Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5) | Annuity to Age 65 If Retired with Five Years of Service | Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7) |
|---|-----------------|-----------------------------|---|---|--|--|---|
| Col. (1) | Col. (2) | Col. (3) | Col. (4) | Col. (5) | Col. (6) | Col. (7) | Col. (8) |
| 1 | \$1,824 | 17 | \$31,008 | \$18,241 | \$49,249 | \$25,830 | \$23,419 |
| 2 | 2,240 | 16 | 35,840 | 37,019 | 72,859 | 25,830 | 47,029 |
| 3 | 2,672 | 15 | 40,080 | 55,797 | 95,877 | 25,830 | 80,047 |
| 4 | 3,114 | 14 | 29,596 | 75,108 | 104,704 | 25,830 | 78,874 |
| 5 | 3,520 | 13 | 45,760 | 94,419 | 140,179 | 25,830 | 114,349 |
| 6 | 3,916 | 12 | 46,992 | 113,730 | 160,722 | 25,830 | 134,892 |
| 7 | 4,296 | 11 | 47,256 | 133,041 | 180,297 | 25,830 | 154,467 |
| 8 | 4,680 | 10 | 46,800 | 152,352 | 199,152 | 25,830 | 173,322 |
| 9 | 5,040 | 9 | 45,360 | 171,663 | 217,023 | 25,830 | 191,193 |
| 10 | 5,400 | 8 | 43,200 | 190,974 | 234,174 | 25,830 | 208,344 |

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COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
(Payroll and Annuity Costs Projected to Age 65)**

GRADE: GS- 17

AGE ON COMPLETING 5 YEARS: 49

| Number of Years of Service Over Five | Annuity Rate | Years to Reach Age 65 | Cumulative Annuity from Retirement to Age 65 (2) X (3) | Cumulative Payroll Costs If Retained After 5 Years | Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5) | Annuity to Age 65 If Retired with Five Years of Service | Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7) |
|---|-----------------|-----------------------------|---|---|--|--|---|
| Col. (1) | Col. (2) | Col. (3) | Col. (4) | Col. (5) | Col. (6) | Col. (7) | Col. (8) |
| 1 | \$2,016 | 15 | \$30,240 | \$20,380 | \$50,620 | \$25,360 | \$25,260 |
| 2 | 2,478 | 14 | 34,692 | 41,296 | 75,988 | 25,360 | 50,628 |
| 3 | 2,960 | 13 | 38,480 | 62,212 | 100,692 | 25,360 | 75,332 |
| 4 | 3,474 | 12 | 41,688 | 83,661 | 125,349 | 25,360 | 99,989 |
| 5 | 3,920 | 11 | 43,120 | 105,110 | 148,230 | 25,360 | 122,870 |
| 6 | 4,356 | 10 | 43,560 | 126,559 | 170,119 | 25,360 | 144,759 |
| 7 | 4,776 | 9 | 42,984 | 148,008 | 190,992 | 25,360 | 165,632 |
| 8 | 5,200 | 8 | 41,600 | 169,457 | 211,057 | 25,360 | 185,697 |
| 9 | 5,600 | 7 | 39,200 | 190,906 | 230,106 | 25,360 | 204,746 |
| 10 | 6,000 | 6 | 36,000 | 212,355 | 248,355 | 25,360 | 222,995 |

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 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 18

AGE ON COMPLETING 5 YEARS: 51

| Number of Years of Service Over Five | Annuity Rate | Years to Reach Age 65 | Cumulative Annuity from Retirement to Age 65 (2) X (3) | Cumulative Payroll Costs If Retained After 5 Years | Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5) | Annuity to Age 65 If Retired with Five Years of Service | Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7) |
|---|-----------------|-----------------------------|---|---|--|--|---|
| Col. (1) | Col. (2) | Col. (3) | Col. (4) | Col. (5) | Col. (6) | Col. (7) | Col. (8) |
| 1 | \$2,172 | 13 | \$26,236 | \$21,449 | \$49,685 | \$24,010 | \$25,675 |
| 2 | 2,639 | 12 | 31,668 | 42,898 | 74,566 | 24,010 | 50,556 |
| 3 | 3,120 | 11 | 34,320 | 64,347 | 98,667 | 24,010 | 74,657 |
| 4 | 3,600 | 10 | 36,000 | 85,796 | 121,796 | 24,010 | 97,786 |
| 5 | 4,000 | 9 | 36,000 | 107,245 | 143,245 | 24,010 | 119,235 |
| 6 | 4,400 | 8 | 35,200 | 128,694 | 163,894 | 24,010 | 139,884 |
| 7 | 4,800 | 7 | 33,600 | 150,143 | 183,743 | 24,010 | 159,733 |
| 8 | 5,200 | 6 | 31,200 | 171,592 | 202,792 | 24,010 | 178,782 |
| 9 | 5,600 | 5 | 28,000 | 193,041 | 221,041 | 24,010 | 197,031 |
| 10 | 6,000 | 4 | 24,000 | 214,490 | 238,490 | 24,010 | 214,480 |